

In re:  
Raymond R. Williams  
Debtor

Case No. 20-14011-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 20, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2024:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Raymond R. Williams, 6544 N. 12th Street, Philadelphia, PA 19126-3640                                    |
| 14553286 | + Carrie A. Gerding, Esq., 120 Corporate Blvd, Norfolk, VA 23502-4952                                      |
| 14553296 | + FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184                             |
| 14553299 | PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946 |
| 14553302 | + Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616      |
| 14567715 | U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184             |

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                    | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov            | Feb 21 2024 05:11:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us       | Feb 21 2024 05:11:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| 14553291 | Email/Text: megan.harper@phila.gov            | Feb 21 2024 05:11:00 | City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102  |
| 14553290 | Email/Text: megan.harper@phila.gov            | Feb 21 2024 05:11:00 | City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102                                   |
| 14553287 | + Email/Text: ecf@ccpclaw.com                 | Feb 21 2024 05:10:00 | Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  |
| 14553289 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 21 2024 05:23:21 | Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034   |
| 14572196 | Email/PDF: Citi.BNC.Correspondence@citi.com   | Feb 21 2024 05:23:16 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 14553292 | + Email/Text: bankruptcy@philapark.org        | Feb 21 2024 05:11:00 | City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819   |
| 14553293 | Email/PDF: Citi.BNC.Correspondence@citi.com   | Feb 21 2024 05:23:18 | Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040  |
| 14572586 | Email/Text: bnc-quantum@quantum3group.com     | Feb 21 2024 05:11:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657   |
| 14553294 | Email/Text: bankruptcycourts@equifax.com      | Feb 21 2024 05:11:00 | Equifax, P.O. Box 740241, Atlanta, GA 30374  |
| 14553295 | ^ MEBN  | Feb 21 2024 05:09:03 | Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558  |
| 14553297 | + Email/PDF: ais.fpc.ebn@aisinfo.com          |                      |  |

District/off: 0313-2

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Page 2 of 3

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|          |  |                      |   |
|----------|--|----------------------|---|
|          |  | Feb 21 2024 05:13:02 | First PREMIER Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524                         |
| 14553298 | Email/Text: sbse.cio.bnc.mail@irs.gov                |                      |   |
|          |  | Feb 21 2024 05:11:00 | I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  |
| 14569612 | Email/PDF: resurgentbknofications@resurgent.com      |                      |   |
|          |  | Feb 21 2024 05:12:59 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                |
| 14553304 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com |                      |   |
|          |  | Feb 21 2024 05:13:01 | Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502                           |
| 14575699 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com |                      |   |
|          |  | Feb 21 2024 05:13:02 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541                                       |
| 14553300 | + Email/Text: bankruptcy@pracollect.com              |                      |   |
|          |  | Feb 21 2024 05:11:00 | Peter Roberts & Associates, Attn: Bankruptcy, 231 E Main Street, Suite 201, Milford, MA 01757-2821    |
| 14553301 | + Email/Text: bankruptcy@philapark.org               |                      |   |
|          |  | Feb 21 2024 05:11:00 | Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1540 |
| 14553303 | + Email/Text: bankruptcy1@pffcu.org                  |                      |   |
|          |  | Feb 21 2024 05:11:00 | Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495         |
| 14566544 | + Email/Text: bankruptcy1@pffcu.org                  |                      |   |
|          |  | Feb 21 2024 05:11:00 | Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road, Bensalem, PA 19020-2022        |
| 14567112 | + Email/Text: JCAP_BNC_Notices@jcap.com              |                      |   |
|          |  | Feb 21 2024 05:11:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 14553305 | Email/Text: DASPUBREC@transunion.com                 |                      |   |
|          |  | Feb 21 2024 05:10:00 | Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661          |
| 14771560 | + Email/Text: EBN@edfinancial.com                    |                      |   |
|          |  | Feb 21 2024 05:11:00 | US Department of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359                           |

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 14553288 | *+            | Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2024

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

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User: admin

Page 3 of 3

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2024 at the address(es) listed below:

| Name                           | Email Address  |
|--------------------------------|--|
| MICHAEL A. CIBIK               | on behalf of Debtor Raymond R. Williams help@cibiklaw.com<br>noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;<br>cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com |
| MICHAEL I. ASSAD               | on behalf of Debtor Raymond R. Williams help@cibiklaw.com<br>noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;<br>cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com  |
| United States Trustee          | USTPRegion03.PH.ECF@usdoj.gov  |

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Raymond R. Williams  
Debtor(s)

Case No: 20-14011-amc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 2/20/24